



Order Filed on August 13, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

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Corporation*

In re:
Ivan Regalado

Debtor.

Chapter: 13

Case No.: 23-19295-RG

Hearing Date: August 7, 2024

Judge Rosemary Gambardella

**CONSENT ORDER RESOLVING MOTION FOR
RELIEF FROM THE AUTOMATIC STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages is hereby **ORDERED**.

DATED: August 13, 2024

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Debtor: Ivan Regalado
Case No.: 23-19295-RG
Caption of Order: **CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM
THE AUTOMATIC STAY AND CO-DEBTOR STAY**

THIS MATTER having been opened to the Court upon the Motion for Relief from the Automatic Stay and Co-Debtor Stay (“Motion”) filed by American Honda Finance Corporation (“Creditor”), whereas the post-petition arrearage amount was \$1,858.25 of August 1, 2024, and whereas Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **2019 Honda Odyssey Passenger Van Elite 3.5L V6; VIN: 5FNRL6H9XKB088516** provided that the Debtor complies with the following:

- a. On or before **August 12, 2024**, the Debtor shall make a lump sum payment in the amount of \$1,000.00 directly to Creditor;
- b. Beginning on or before **August 23, 2024** and continuing for six (6) consecutive months on or before the 23rd day of each subsequent month, the Debtor shall cure the post-petition arrearage remaining after receipt of the lump sum above, namely, \$858.25 by **making five (5) monthly payments in the amount of \$145.00 each and one (1) monthly payment in the amount of \$133.25** directly to Creditor; and
- c. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the **August 23, 2024** payment.

2. All payments due hereunder shall be sent directly to the Creditor at the following address: **American Honda Finance Corporation, P.O. Box 168088, Irving, Texas 75016-8088.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) permitting Creditor to exercise any rights under the loan documents with respect to the Vehicle.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$199.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Russell L. Low
Russell L. Low, Esq.
Low & Low
505 Main St, Suite 304
Hackensack, NJ 07601
Counsel to Debtor

/s/ Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel to Creditor

In re:
Ivan Regalado
Debtor

Case No. 23-19295-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 13, 2024

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2024:

Recip ID	Recipient Name and Address
db	+ Ivan Regalado, 1518 73rd Street, North Bergen, NJ 07047-3800

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates Series 2006-FX1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor American Honda Finance Corporation bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Ivan Regalado ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5